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## **Traits and Behaviors of Elder Fraud Victims**

In the course of investigating elder fraud and bringing actions against perpetrators, the Consumer Protection Division of the North Carolina Attorney General's Office has noticed patterns of victim behavior. These patterns include the following:

1. Victims are often scammed repeatedly ("Re-victimization"). They may fall prey to different scams or to the same scam multiple times.
2. Victims are often bright, accomplished, and capable of conducting their day-to-day affairs without assistance.
3. Victims often are quite secretive about their financial transactions and are reluctant to acknowledge these transactions, even during conversations with family, law enforcement, or their financial institutions.
4. Victims frequently deny they are engaged in irregular transactions, even when confronted with evidence of same.
5. Victims tend to be in their late seventies or older.
6. Victims often live alone; or, if married, due to the recent incapacity of a spouse, the victim may recently have taken on bill-paying responsibilities.
7. Victims are often familiar with warnings about con artists who prey upon the elderly.
8. Victims of sweetheart or friendship scams may talk openly about their newfound romance, but they can be the most resistant of all elder fraud victims to suggestions that they are in the throes of a scam.

9. Victims may acknowledge being scammed in earlier incidents, yet succumb to a similar fraud later that same day.
10. Victims might promise to call law enforcement officials if the scammers contact them again, yet they fail to do so.
11. Many victims neglect their family, church or community activities as they await another call or visit from their victimizers.
12. Many repeat home repair fraud victims are quite fond of their victimizers and resistant to suggestions that they have been cheated by them.
13. In the middle or later stages of a scam, many victims respond as if by rote when directed to wire money or pay for another home repair.
14. Many victims are worried about the adequacy of their savings or their ability to remain in their own homes.
15. Repeat victims of phone fraud or home repair fraud often are victims of other forms of elder fraud.
16. Victims worry about their adult children's reactions to the transactions and seem primed to believe that warnings about their victimizers from children or law enforcement are motivated by the latter's greed or officiousness.
17. Victims seldom complain to law enforcement about being defrauded. Reports typically are submitted by others who spot the fraud.
18. Repeat victims tend to receive through the mail enormous numbers of solicitations for lotteries, sweepstakes, and other contests. These mailings might be openly displayed in their homes.
19. Victims repeatedly visit their financial institutions to wire funds to scammers' bank accounts.
20. Victims are often induced to purchase gift cards.
21. Home repair fraud victims often have the same trucks and vans parked in front of their homes.

## **Practice Tips for Assisting Targeted Seniors**

1. Reduce unwanted mailings by putting the senior on the Direct Marketing Association's mail preference list. *See*, <https://www.dmachoice.org>.
2. Have the repeat victim's mail redirected to a family member who will screen out suspicious mailings, then deliver the remainder.
3. Reduce mailings pertaining to credit offers by enrolling the senior in the national credit bureaus' Opt Out program. Tel.1-888-567-8688, [www.optoutprescreen.com](http://www.optoutprescreen.com).
4. Have the senior contact one of the major credit reporting services to place a fraud alert on his or her credit file if he or she responded to a suspicious offer by disclosing sensitive information. *See*: [www.equifax.com](http://www.equifax.com), [www.experian.com](http://www.experian.com), or [www.transunion.com](http://www.transunion.com).
5. Advise the senior to secure a "freeze" on his/her credit bureau information if the senior becomes a target of identity thieves or if the senior has no further need for new credit. This prohibits the credit bureau from releasing the consumer's credit report without express authorization from the consumer. *See*, N.C. Gen. Stat. § 75-63.
6. Call the NCDOJ Consumer Protection Division if scammers are actively using the senior's identity and financial information. Tel.1-877-5-NOSCAM, 919-716-6000. Or, contact the FTC at [www.identitytheft.gov](http://www.identitytheft.gov), 1-800-438-4338, 1-877-ID-Theft.
7. Ask the NC Attorney General to secure blocks on Western Union or MoneyGram wire transfers by the senior if the senior has used either of those companies to send funds to the scammers. Both companies have agreements with the Attorney General permitting this. Make this request through your presenter, [ssaunders@ncdoj.gov](mailto:ssaunders@ncdoj.gov), tel. 919-716-6031.
8. If the scammers successfully debit the senior's checking or credit card account with fraudulent or fraud-induced debits, assist the senior in getting the debit removed and recouped to the scammers' merchant bank or payment processor. Have the senior or the bank close the account. Ensure that the matter is treated as a fraudulent charge or a fraud-induced charge rather than a billing error. Help the senior execute a fraud affidavit for the bank.

9. Get the senior to change to an unlisted phone number and caution them against placing the new number on any sweepstakes, return mailing, survey or other form.
10. Ensure that the senior's personal computer possesses good security software and a powerful spam filter. Check the email directory and add problematic email correspondents to the "blocked senders" list. Consider changing the senior's email address if the current one is being utilized by fraud artists. If the senior is on Facebook, make sure they set privacy settings so that only friends can see the posts.
11. For home repair fraud victims, encourage the victim's family, congregation, or friends to visit the victim regularly and often. The scammers will likely stay away if this happens. Also, contact local law enforcement and building inspections officials if the scammers return.
12. Use the situation to discuss durable powers of attorney and advance directives, since the experiences and behaviors of the senior may suggest the need for such documents in the coming years.
13. If you are aware of a business whose employees have spotted the financial exploitation of a "disabled adult," urge them to report the matter to the adult protective services of the County Department of Social Services. *See*, N.C. Gen. Stat. § 108A-101, *et seq.*
14. If you suspect that the senior has been victimized by an IRS scam through email, contact the IRS at [Phishing@irs.gov](mailto:Phishing@irs.gov), and the NC Department of Revenue at 1-877-252-4052.
15. If representing or assisting the family of a victim whose interactions with the scammers persist despite all other efforts, discuss the initiation of proceedings to appoint a financial guardian. Make sure that the Clerk of Court and any physician who conducts a cognitive assessment of the fraud victim are both fully aware of the victim's dealings with and reactions to the scammers.

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